



A member of Playgroup Australia Inc.

PO Box 513  
JAMISON CENTRE ACT 2614  
ABN: 75 749 847 915  
Email: [play@playgroupact.org.au](mailto:play@playgroupact.org.au)  
[www.playgroupaustralia.com.au/act](http://www.playgroupaustralia.com.au/act)

Office Hours: 9.30am - 2.30pm  
Monday – Friday, school terms only  
Ph: **1800 171 882** (Free call in ACT region)  
Fax: (02) 6251 9887  
Outside ACT region ph: (02) 6251 0261



Welcome to Playgroup

# Insurance Information (Effective 1 May 2010)

Playing, Connecting, Growing



## Frequently asked questions:

- **INSURANCE INFORMATION (effective 1 May 2010)**
- **Introduction**
- The ACT Playgroups Association Inc. (ACT Playgroups) negotiates on behalf of playgroups and their families, to obtain reasonably priced insurance for you, your child and your playgroup's toys and equipment. The following are some general questions that are often asked. Any incidents which result in injury must be reported to the ACT Playgroups office to be handled by the insurer.
- **When am I, and the families attending our playgroup, covered by ACT Playgroups' insurance?**
- Your child, family or your child's carer are covered (in most circumstances) travelling to and from playgroup or excursions and while at your playgroup. This cover also includes voluntary work when participating in activities or duties associated with ACT Playgroups. ACT Playgroups purchases \$20 million public liability insurance, child and adult accident and injury insurance and property and contents insurance for your playgroup.
- **It is important to note that to ensure insurance coverage, all families attending your Playgroup must be financial members of ACT Playgroups and your playgroup must be registered with ACT Playgroups.**
- **Are visitors covered?**
- The legal liability of a playgroup towards bona fide visitors as third parties is covered. This does not mean that families can continue coming to playgroup indefinitely without taking out membership and insurance. Prospective members are covered for two consecutive visits, but must then take out membership with ACT Playgroups to ensure that they are covered by our insurance.
- **What are the amounts of cover?**
- The benefits available under ACT Playgroups injury and accident insurance policy varies according to what the injury is and whether you have private health cover or not. They apply for all ACT Playgroups members aged 0-90. You cannot claim the "gap" between Medicare benefit and the doctor's charge under ACT Playgroups insurance cover.
- Your playgroup also has theft of or damage to property and money, broken glass and fixtures insurance. There are maximum amounts covered for each circumstance as well as maximum amounts payable under the insurance policy. Excesses of \$250 and \$750 also apply depending on the type of event that caused the damage/theft. If you think that your playgroup has toys and equipment worth more than \$7,500.00, ACT Playgroups can arrange to purchase additional cover at a reasonable price.
- If an accident, injury, damage or theft occurs at playgroup, please contact ACT Playgroups office immediately for further information.
- **Our Playgroup meets through the school holidays and some people bring their school age children with them. Are they covered by insurance?**
- Yes, insurance coverage is extended to all children under the age of 18 of member families. However, ACT Playgroups policy is that playgroup is for under school-aged children. It is important to realise that the risks of accident and injury increase with a greater age range of children. Your playgroup will need to decide if it will allow older children to attend on an occasional basis and what measures will be taken to ensure the safety of all playgroup participants (ie separate playing area, toys, supervised activities etc).
- **Our Home Playgroup meets in different members' homes each week. Does this pose a problem for insurance?**
- Recent advice from our insurance broker is that you will only be covered if the playgroup is in the home of a current financial member of ACT Playgroups and that non-members' (or expired members') homes will not be covered for playgroup activities. Please also take note of your responsibilities to ensure a safe and risk free venue for your playgroup. It is your responsibility as a parent/carers to make sure that the immediate environment is safe and free from danger for your child/ren.

## Frequently asked questions:

- **What if non members use our outdoor (or indoor) equipment and toys?**
- It can sometimes be difficult or impossible to prevent third parties (non members) from using your property, or property for which you are responsible. We advise you to prominently display notices disclaiming responsibility for any injuries sustained by third parties using your equipment or toys. Equally any notices providing safety information (eg: limiting the use of equipment to children over a certain age, size, etc.) should be prominently displayed.
- **Are we covered for working bees, extra playgroup sessions, fund raising, events or displays?**
- Yes, as long as it is a recognised playgroup activity that all participants can attend. Please note that, if you hire rides for events like fun days and picnics, you will need to ensure that the hire companies have their own Public Liability cover.
- **Can Family Day Care Providers and paid carers attend our Playgroup?**
- Yes. A Family Day Care provider takes out family membership in their name and pays for one family membership. The provider also needs to supply the playgroup with details of those children in their care (names, ages etc.) in the Playgroup Attendance Book. The children will therefore be covered as part of the provider's family.
- **What happens when an accident occurs at Playgroup?**
- If an accident does occur, please notify the ACT Playgroups office immediately and complete an incident form. This report form allows you as a playgroup to identify how accidents can be prevented in the future. **This form does not constitute a claim for insurance.**
- The insurance company has special forms for making an insurance claim and these are available from the ACT Playgroups office. Once you have completed the form, please submit it through the ACT Playgroups office for forwarding to the insurance company.
- **Please contact ACT Playgroups on 1800 171 882 if you have any questions about insurance. We will ask the insurance company for clarification.**
- **YOUR RESPONSIBILITIES:**
- **Insurance cover can only go so far and it is important to remember that just because you have "insurance" doesn't mean you can be lax about safety or security.**
- **You are responsible for making sure that the venue or location for your playgroup is safe and free of risks. This means checking for broken equipment, glass, syringes, scalding hazards and etc on a regular basis. These checks should happen before you allow children free range at the venue and need to be done in your regular location or on special excursions.**
- **You need to report all incidents and accidents that happen at your playgroup. Even if you don't think much of it at the time, it could be part of an insurance claim in the future.**
- **You must never admit liability. Even if you are convinced that an incident is your entire fault, you may not understand the basis of liability in any particular situation and it may harm a later claim.**
- **Before you sign a lease or agreement with a playgroup venue, make sure that you are not being asked to take on more than your playgroup is insured for. ACT Playgroups' insurance broker will vet any lease before you sign it to make sure that you are within current insurance coverage.**